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Certificate of Authorization No. E-00001307

November 4, 2005

Attn: Large Loss Unit
Allstate Insurance Company
1087 Downtowner Blvd, Suite 100
Mobile, Alabama 36606

Re: Claim No: 5113496077
 Insured: Sharon Kuntzman
 Subject: **Report of Findings**
RCG File No: 5220849

Dear Mr. Gutzweiler:

Ms. Sharon Kuntzman reported that her residence was destroyed by Hurricane Katrina on August 29, 2005. The residence was located at 227 Farrar Street in Waveland, Mississippi.

Rimkus Consulting Group, Inc. was retained by Allstate Insurance Company to evaluate the reported damage to the residential structure. We were specifically asked to determine structural damage caused by the hurricane winds verses structural damage caused by the associated storm surge and waves. Mr. Jerome A. Quintero performed our visual inspection of the property on October 6, 2005, with the owner present. Weather data used during our evaluation was obtained from Compu-Weather, Inc. and the National Oceanic and Atmospheric Administration (NOAA).

Conclusions

The following conclusions were made after our site visit and a review of the photographs.

1. Hurricane Katrina demolished the structure of the residence, such that only the slab on grade remained.
2. High wind forces and storm surge and wave forces from Hurricane Katrina were both of sufficient magnitude to cause damage to the structure.

3. Storm surge and waves destroyed the residence.
4. Wind may have caused minor damage to the roof.

Introduction

The residence was a one-story structure with a concrete slab-on-grade foundation. The exterior walls consisted of brick, and the roof was covered with asphalt shingles. For the purposes of this report, the front of the residence was referenced to face east. Hurricane Katrina crossed South Florida and entered the Gulf of Mexico.

According to weather data published October 2005 in Technical Report 2005-01, "Hurricane Katrina—A Climatological Perspective" by the National Oceanic and Atmospheric Administration's (NOAA's) National Climatic Data Center, sustained winds as high as 140 mph likely occurred on August 29, 2005, at the point of landfall near the Louisiana/Mississippi border. Sustained winds of 94 mph were reported at the Gulfport Emergency Operations Center, while sustained winds in excess of hurricane force occurred along the entire Mississippi coast and up to 125 miles outward from Katrina's center.

A storm surge from the hurricane produced wide-spread flooding. Along the Mississippi coast, there were reported storm surges of 11.27 feet at Green Pass, 12.16 feet at Pascagoula, 26 feet at the Biloxi River at Wortham, and a report of 30 feet above sea level at Hancock County.

Observations

During the course of our site visit, we observed the following:

- All the homes located on north side of Farrar Street were destroyed (**Photograph 3**).
- The roof of the Kuntzman residence was located across the street and to the southeast (**Photograph 4**). The shingles on the roof were slightly damaged.
- There was minor evidence of wind activity (**Photograph 5**).
- Surge level was measured east of property and across the street (**Photograph 6**).
- Field measurements of the scrape marks on the tree indicated that the storm surge level reached approximately 15.6 feet above the ground.

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- There was debris at the site and adjoining properties.

Analysis

Weather data showed that maximum wind speeds in the Gulfport region were approximately 100 to 130 mph, and that a storm surge of approximately 25-feet occurred. The lateral pressure from wave action typically exceeds wind loads.

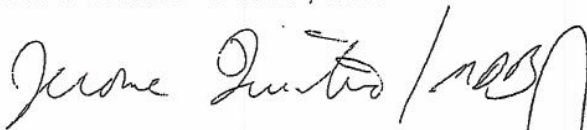
Based on the conditions stated above, both the wind and surge components of Hurricane Katrina were capable of damaging the structure.

This report was prepared for the exclusive use of Allstate CAT and was not intended for any other purpose. Our report was based on information made available to us at the time. Should additional information become available, we reserve the right to determine the impact, if any. The new information may have an influence on our opinions and conclusions, and cause us to revise our opinions and conclusions if necessary and warranted. Photographs taken during our work are retained in our files and are available to you upon request.

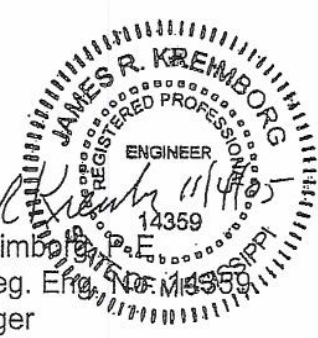

As part of our work, we inspected and observed many properties along the gulf coast. Typically, wind damage was light and limited to a few missing shingles, or damaged trim or flashing. The shingles on the Kuntzman roof were only slightly damaged. Storm surge and waves caused damage and destroyed many houses. Based on our observations we concluded that storm surge destroyed this residence.

Thank you for allowing us to provide this service. If you have any questions or need additional assistance, please call.

Sincerely,
RIMKUS CONSULTING GROUP, INC.



Jerome A. Quintero
Consultant



James R. Kreimborg
Mississippi Reg. Eng. No. 14359
District Manager

Attachments: Photographs/Resume